

Cooperative Extension Service**CTAHR**College of Tropical Agriculture & Human Resources
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Surviving Job Loss

Job loss can be devastating

Job loss can happen to anyone, and when it does it can be devastating. The aftermath is much like that of surviving a tragedy. There are stages of grief that must be gone through. There is initial disbelief, then anger and sorrow. These are the times when families must come together, when they must support each other both emotionally and materially. Sometimes there is a tendency for all parties to withdraw from each other. Those losing a job may want to hide their feelings of shame and hurt, their loss of self-confidence and self-esteem. They know it is not their fault, but they cannot help but feel victimized by the unfairness of it all. They need space, support, and reassurance. They need to feed their emotions with experiences they find strengthening. And they need to let family and friends know they welcome and appreciate their help.

Recovery follows grieving

There comes a point when grieving no longer gives relief. Some people become depressed while others may resort to drugs, alcohol, gambling, and even violence. It is at this crucial juncture that those who have lost a job must struggle to respond effectively and quickly to their financial situation. They must clarify their situation, take advantage of benefits due them, cut expenditures in keeping with income, and begin a job search. Rather than questioning their capabilities and prospects, they must believe in themselves and persist in their efforts. More frequently than not, jobs go to those who not only put their best foot forward but who place themselves in the right place at the right time. A good way to proceed is to keep saying to yourself: Somebody is going to get a job today; why shouldn't it be me?

**Try to minimize financial damage**

Loss of income can escalate the use of credit to make ends meet. People have to do what they have to do in order to survive. Cutting expenses significantly from the very beginning and getting back to work as soon as possible can help greatly to head off mounting debt. Many people wait too long to cut back on large expenses that they can no

longer afford. Selling the family's second car or truck can reduce monthly transportation costs including loan payment, insurance, fuel, and maintenance by as much as \$600. Finding another job well before unemployment benefits run out can ensure that income will continue, even if the income is lower than before. An overall plan to cut expenses substantially within one month and find employment within three to six months can avoid thousands of dollars in accumulated debt. Such debt can make recovery much more difficult and prolonged.

Research supports these findings

A UH Center on the Family study of displaced sugar workers conducted by Sylvia Yuen, Barbara DeBaryshe, and Ivette Rodriguez Stern in 1994–1995 discovered the following:

- Attitude was very important in maintaining family unity and staving off potential problem behaviors.
- Families used a combination of emergency assistance, help from family members and various subsistence activities to cope with intense financial pressures.
- More than half of the workers found employment within a year and a half.
- Re-employment was not affected by age, ethnicity, or former job status.
- The most successful weighed their options, planned ahead, and took decisive action.

*Ron Wall**Extension Specialist in Family Economics and Management*